

ITG News



Keeping First Nations Informed

Indian Tribal
Governments

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Western Edition

New Compliance Unit to Debut

Fiscal Year 2009 has closed with a number of significant changes in ITG operations. As many may be aware, the federal budget provided for increased staffing for the IRS as a whole, and ITG was pleased to be able to hire 17 new employees over the past four months. This staffing not only allowed us to replace many employees who had retired or otherwise departed, but actually allowed us to increase our resources in some geographic areas where we had need.

The budget also permitted us to create the "Government Entities Compliance Unit" (GECU), a new function that will be based at our Ogden campus. This unit has already begun work to address compliance issues involving tax exempt bonds, but in the near future they will be undertaking some initiatives directly involving tribal governments. An experienced ITG Specialist is serving as a coordinator for these efforts, and will be assisting with staff training. The ITG Director will also be closely involved.

At present, the GECU is studying a number of initiatives, including following up with tribes where tax deposits have been made but no return has been filed, working with tribes to complete and submit delinquent returns, and conducting assessments of potential areas for outreach and education.

The new unit will not affect the ability of tribes to work directly with their assigned ITG Specialist. That designee will remain the principal point of contact for tribes on any federal tax administration matter, and can also be consulted on any inquiry received from the GECU.

Consultation Listening Meetings

Our appreciation to everyone who attended the FY 2009 meetings held in Anchorage, Washington D.C. Tulsa, and Albuquerque. Your input is a valuable part of our planning and operations. Our tentative meetings for FY 2010 are listed below. Watch the ITG web site and future editions of ITG News for the specific dates and locations.

Tentative Consultation Listening Meetings for FY 2010

California

Minnesota

Nevada

Western Oklahoma



....the GECU will help address compliance issues, but will not affect the ability of tribes to work with the assigned ITG Specialist...

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Update on Customer Satisfaction Survey

We recently began tabulating the results from the FY 2009 Customer Satisfaction Survey. We received 211 responses, a record number. We appreciate everyone's time taken to complete and return the survey form.

As in past years, we will publish a report on the findings from the survey, and will post it to the ITG landing page at www.irs.gov/tribes. We will also convene a team to review the results and determine any actions that ITG can undertake to address concerns raised, or to strengthen the areas that tribes value. Past actions have included increased outreach, web site enhancements, improved communication processes, and assistance in mitigating penalties.

The eventual actions to be undertaken during FY 2010 will be highlighted in future editions of ITG News

Top Five Bank Secrecy Act Casino Issues

Many tribes have entities subject to the Bank Secrecy Act (BSA), in particular those who operate gaming establishments. ITG provides limited outreach and education on BSA issues, and the Small Business/Self-Employed Division conducts examinations on this area.

The following list reflects common audit issues identified on current BSA casino examinations. It should be noted that this is universal to all gaming operations, not just those that are operated by tribes:

- Failure to create due diligent procedures for mismatched SSNs as identified by the Enterprise Computing Center—Detroit on filed currency transaction reports
- Failure to create due diligent procedures when presented with post office box numbers as permanent addresses for BSA required records or reports
- Failure to adequately use all available information when required for BSA compliance
- Failure to adequately use automated data processing to aid in assuring BSA compliance
- Inaccurate and incomplete currency transaction reports and suspicious activity reports.

Your assigned ITG Specialist is available to assist with these areas if you have any questions, or believe you need further training. ITG can also conduct a BSA Compliance Check to assist a tribe in identifying specific program weaknesses that may exist.



Identity Theft Attempts Continue

Tribes and tribal members continue to receive e-mails regarding alleged refunds that are due, or that tribes and tribal members are exempt from federal income tax. The messages often purport to come from the Internal Revenue Service. These e-mail messages are not only false, but most importantly represent attempts at identity theft. They are commonly known as “phishing”.

There are several ways you can determine these messages are false:

- The IRS does not send any confidential tax information by e-mail on the Internet. Since it is not a secure communication system, we simply cannot use it to transmit personal information. Thus these messages would never originate from the IRS, even if the sender uses the IRS name or an “irs.gov” e-mail extension.
- The messages often contain serious spelling errors, including one that recently misspelled the word “Service” in our agency name.
- The recipient is asked to complete a form that has a legitimate IRS form name, but is not that form. Recipients can always access IRS forms through the www.irs.gov web site, and then can compare the actual form to the version provided in the e-mail. You will readily see the difference, or may even discover that there is no actual IRS form number that matches the one you have been provided.
- The recipient is asked to provide personal information that the IRS would never seek. This often includes bank account numbers and PINs, ostensibly so the sender can deposit money owed to the recipient of the e-mail. A PIN is not required for making a deposit to a bank account, and the IRS would never ask for that information since only the bank routing and account number are required for a direct deposit.
- Many of these attempts at identity theft ask the recipient to fax a completed form to a long distance telephone number. These are generally fax forwarding services, where your faxed information is immediately relayed elsewhere, often offshore beyond the reach of regulators and law enforcement.

Do not respond to these solicitations. Instead, please report them to your assigned ITG Specialist who in turn will report it to the IRS office that investigates “phishing”. We will also ensure that other tribes that might be subject to these efforts are aware of the latest versions of identity theft.

Reporting Abuses/Schemes

We continue to work with tribes and tribal officials to address financial abuses and schemes being promoted in Indian country. Working together can help ensure the integrity of tribal finances, and eliminate the threats posed by individuals with schemes that appear “too good to be true” and often are. If you are aware of financial impropriety, or of a promoter advocating a scheme that appears highly suspect, you can contact the ITG Abuse Detection and Prevention Team at (405) 297-4407, or via e-mail at tege.itg.schemes@irs.gov



Update on Tribal Economic Development Bonds

The Internal Revenue Service has allocated authority to issue Tribal Economic Development Bonds under the American Recovery and Reinvestment Act of 2009.

In [Notice 2009-51](#), the IRS solicited applications for the allocation of \$2 billion of national bond volume limitation authority (volume cap) to issue Tribal Economic Development Bonds under section 7871(f) of the Internal Revenue Code. Section seven of the notice provides that the volume cap is to be allocated in at least two tranches, the first of which would not exceed \$1 billion in total with a \$30 million limitation per Indian tribal government.

The IRS received 58 applications requesting a total of \$1,329,487,364.88 in volume cap available under the first tranche. Pursuant to the notice, the IRS allocated pro rata amounts of volume cap to the projects described in the applications such that the total amount allocated under the first tranche did not exceed \$1 billion.

For those applicants who elected to consent to public disclosure, the IRS released an [allocation schedule](#) showing the names of the Indian tribal governments, the types and locations of the projects described in the applications and the amounts of the awarded allocations.

The Second Allocation will address the remaining \$1 billion for qualified projects for which applications meeting the requirements have been filed with the IRS on or before January 1, 2010. If the total amount of volume cap requested in all applications received on or before that date does not exceed the \$1 billion, then each applicant will be allocated the amount of volume cap requested and any volume cap remaining may be available for allocation by the IRS as part of an allocation process to be announced by the IRS at some future date. If the total amount of volume cap requested in all applications received on or before January 1, 2010 exceeds \$1 billion, then each applicant will be allocated the amount of volume cap requested reduced pro rata such that the total amount allocated does not exceed the \$1 billion.

Applicants must include a description of the project, or any related project, for which a prior allocation was made, as well as the name of the applicant that received the allocation. For this purpose, related projects include facilities that are owned by the same Indian tribal government, a political subdivision of the Indian tribal government, or an entity controlled by the Indian tribal government, which are (i) located at or near the same site, and (ii) are integrated, interconnected, or directly or indirectly dependent on each other based on all the facts and circumstances.

Employee Tip Income Program Questions

ITG has a full-time Tip Coordinator to assist you with any questions about tip reporting agreements. If you are interested in securing a Tip Agreement, have questions concerning your existing agreement, or have received a notice about tip reporting responsibilities that is unclear, please contact Suzanne Perry at (602) 636-9181.



FinCEN to Implement SAR Acknowledgements and Validations for BSA E-Filing Submissions

On September 12, 2009, the Financial Crimes Enforcement Network (FinCEN) will implement Suspicious Activity Report (SAR) Acknowledgements for Bank Secrecy Act Electronic Filing (BSA E-Filing) submissions. This functionality will give BSA E-Filers a Document Control Number (DCN) as an acknowledgement of receipt for a submitted SAR. Acknowledgements will be available for all SAR form types: Suspicious Activity Report by Depository Institutions (SAR-DI), Suspicious Activity Report by the Securities and Futures Industries (SAR-SF), Suspicious Activity Report by Casinos and Card Clubs (SAR-C), and Suspicious Activity Report by Money Services Businesses (SAR-MSB).

The BSA E-Filing system will offer filers a self-enrollment feature to allow them to register to receive SAR Acknowledgement files when they are ready to begin processing. There is no enrollment deadline at this time; however, FinCEN strongly encourages filers to enroll to receive this critical feedback.

FinCEN has developed a [SAR Acknowledgements and Validations Questions and Answers Guide](#) document, which provides filers with the information needed to make required changes for SAR Acknowledgement file processing. It is available on the BSA E-Filing Web site. FinCEN has also revised the [BSA E-Filing Electronic Filing Requirements](#), which include new SAR Acknowledgement file record formats and SAR Validation error codes and descriptions.

Please note, the SAR Acknowledgement functionality is only available for SAR filings submitted electronically via the BSA E-Filing system. SAR filings submitted via paper are not acknowledged.

In December 2009, FinCEN will implement SAR Validations, which will allow the BSA E-Filing system to validate SAR documents and provide filers with feedback on the quality of their submissions.

Please direct questions about the SAR Acknowledgements functionality to the BSA E-Filing System Help Desk at 1-888-827-2778 (option 6) or via email at BSAEFiling-Help@notes.tcs.treas.gov. The Help Desk is available Monday through Friday 8 a.m. - 6 p.m. ET. The BSA E-Filing homepage is located at <http://bsaefiling.fincen.treas.gov/>.



How to Avoid an “Averaged” Failure to Deposit (FTD) Penalty

Many Tribal entities are still receiving “Averaged” Failure to Deposit Penalties because the Federal Tax return they file, Form 941, does not contain complete or correct information. When that happens, IRS will send out a notice that says that the Schedule B is “missing or invalid.” Many assume that this means that the Schedule B was lost, but this is usually not the case. This generally means that the tax liability amounts showing on Line 10 of the Form 941 do not match the liabilities shown on Schedule B. You need to determine what went wrong and submit a corrected Schedule B. If there is no error and the amounts match, then send in a copy of the Schedule B.

If you are a monthly schedule depositor and did not properly complete the monthly liability section (Part 2) of Form 941, and your total adjusted tax liability exceeded \$2,500, IRS may assess an “averaged” failure to deposit (FTD) penalty of 2% to 10%.

If you are a semiweekly schedule depositor, and your total adjusted tax liability shown on Form 941 exceeded \$2,500, IRS may also assess an “averaged” FTD penalty of 2% to 10% if you:

- 1) Completed the monthly liability section of Form 941 instead of Schedule B (Form 941),
- 2) Failed to attach a properly completed Schedule B (Form 941), or
- 3) Improperly completed Schedule B (Form 941) by, for example, entering tax deposits instead of tax liabilities in the numbered spaces.

The “averaged” FTD penalty is computed by taking your total adjusted tax liability shown on Form 941 and distributing it equally throughout the tax period. As a result, your deposits and payments may not be counted as timely because the actual dates of your tax liabilities cannot be accurately determined.

An “averaged” FTD penalty can be avoided by reviewing your return prior to filing it. Follow these steps before submitting your Form 941.

If you are a monthly schedule depositor, report your tax liabilities (not your deposits) in the monthly liability section (Part 2) shown on Form 941.

If you are a semiweekly schedule depositor, report your tax liabilities (not your deposits) on Schedule B (Form 941) in the lines that represent the dates your employees were paid. Verify that your total liability on the bottom of Schedule B (Form 941) equals your total adjusted tax liability shown on Line 10 of Form 941.

Do not show negative amounts in the monthly section Schedule B (Form 941). If your prior period correction results in a decrease to your tax liability, reduce your liability for the day that you discovered the error by the tax decrease resulting from the error, but not below zero. Apply any remaining decrease to subsequent liabilities.

If you receive a notice and you are unsure what it means or what action you should take, you may call your ITG Specialist for assistance.

Note: This is a reprint, with slight modifications, of an article previously published in the Eastern States July, 2009 edition of ITG News.



Message from the Director

As the federal government embarks on FY 2010, the office of Indian Tribal Governments enters its second decade of existence. Many people questioned the commitment of the IRS to retain this office when it was initially established, but we have successfully maintained the staffing and support necessary to address the unique federal tax administration issues for our First Nations, along with the expertise needed to meet their unique legal and cultural issues.

It has been a fast-paced decade. Not only has the world and our country changed dramatically; ITG has changed greatly as well. While we have maintained a fairly stable workforce, we have experienced significant turnover. Yes, tribes are not the only governments that see employees come and go.

Our current workforce is 74, but only 18 of our current staff have been with us since 2000. While the changes have been gradual, retirements and other job opportunities have led to major staffing changes over time.

Hopefully many of these changes have been transparent to you. Successful organizations are based on processes, not people. I believe we have created work processes that have allowed us to continue seamless operations despite the changes in personnel. Hopefully tribes agree with that, and have not experienced any problems when assigned ITG Specialists have departed.

We begin FY 2010 with 17 new employees, the largest number of new hires in ITG since 2001. They bring new energy and new ideas, which I plan to embrace. This means that many tribes will be meeting new ITG Specialists, and if your tribe has a newly assigned ITG Specialist, you should have received a letter of introduction. However, I also encourage you to visit the listing of ITG Specialists which can be located under the "Contacting ITG" link in the left border of our landing page at www.irs.gov/tribes.

Of course, I am always available to listen to any ideas, suggestions, and concerns, at christie.jacobs@irs.gov, or at (202) 283-9800.

Christie Jacobs



Notes from the Western Edition Editor: Form 1042-S and 30% Withholding on "Per-Capita" Payments

As indicated in the cover story of the April 2009 edition of ITG News, the Office of Indian Tribal Governments has begun a Form 1042 Initiative. One of the areas covered under this initiative is filing and furnishing Forms 1042-S, and mandatory 30% withholding, for distributions of gaming revenue ("per-capita payments") to non-resident alien tribal members (members who are not U.S. citizens or resident aliens).

Form 1042-S filing for per-capita payments is most likely to apply to California tribes that are near the Mexican border, but may apply to other California and Nevada tribes as well. As a Tribal official, your first thought may be that you are already covered via your IRC Section 3402(r) withholding (using the tables in Pub. 15-A). Other California tribes may be thinking that this does not apply to them, since all of their per-capita payments are under the Revenue Sharing Trust Fund ("RSTF") program and are not subject to mandatory withholding. Neither of these initial thoughts are accurate and can lead to significant 1042 liabilities for your Tribe.

The withholding requirements under IRC 3402(r) do not apply to mandatory withholding under IRC Section 1441, which applies to payments made to nonresident aliens and is separate and distinct from IRC 3402(r) withholding. Whereas 3402(r) allows for withholding tables (see Pub 15-A) that are generally at the single-one rate and have a threshold built in, the 30% withholding for non-resident alien payments (that are not wages) applies to the full amount of the payment.

The RSTF program refers to the California program in which the state administers the distribution of payments that are derived from "gaming" tribes and ultimately distributes funds to "non-gaming" tribes. Most tribes then distribute a portion of these RSTF payments to their tribal members. The Office of Indian Tribal Governments has generally interpreted IRC 3402(r) mandatory withholding as not applying to this RSTF program, since the wording of 3402(r) specifically references "...from the net revenues of...gaming activities conducted or licensed by such tribe...". The subject payments are not from the gaming revenue of the tribe itself. Tribes may provide a voluntary withholding option to the members, on the RSTF payments, to avoid Form 1040 delinquent taxes for tribal members. When RSTF distributions are made to non-resident alien tribal members, this exemption interpretation does not apply. In these instances, it is mandatory to withhold at 30% and make deposits to the Form 1042.

Form 1042 deposit and filing requirements differ from the Form 945. The deposit requirements for the 1042 have a much lower threshold (i.e., \$200 and \$2,000 rules). It is incumbent upon the Tribe to familiarize itself with these withholding, deposit, and filing requirements to avoid liabilities (see Form 1042 instructions). If you would like to clarify how these Form 1042 provisions impact the payments made to tribal members at your Tribe, we encourage you to contact your ITG Specialist.

As always, if you have suggestions for future ITG News articles, you can e-mail this editor at Scott.J.Karafin@irs.gov or give me a call at (619) 744-7164.



Taxability of FICA Refunds

Revenue Ruling 59-354 sets out the nature of payments made to Tribal Council members for their service to the Tribe. It states that Tribal Council members are employees of the Tribe and that payments made to them are taxable wages for Federal Income Tax purposes. However, they are not wages for purposes of Social Security and Medicare taxes, so Tribes are not required to withhold or pay those FICA taxes on Tribal Council members pay.

This applies only to Tribal Councils and not to other councils, boards, commissions, or committees of the Tribe. If a Tribe has been withholding and paying FICA for Tribal Council members, a Form 941X can be filed to request a refund of the FICA tax along with an explanation that Rev. Rul. 59-354 applies.

The Tribe may file for a refund of both the Tribe's portion of the tax as well as the Council members' portion. The Tribe must secure a written statement from each Council member affected, certifying that the member gives the Tribe permission to request the refund on their behalf, and that they have not applied for and will not apply for a refund on their own.

The refund of the Council Member's portion is not taxable to them; however, if the Tribe gives the Council member the Tribe's portion of the re-fund, then the Tribe's portion is taxable to that Council member and that amount must be reported as income.

Note: This is a reprint, with slight modifications, of an article previously published in the July, 2009 Eastern edition of ITG News.

Self-Assess Your Federal Tax Compliance Risks

Tribal entities can self-assess their federal tax compliance and work with ITG to address any problems they uncover. Information on the program is available through the "[Self Assess Tribal Tax Compliance](#)" link on the right-hand of the ITG web site landing page at www.irs.gov/tribes, or you can make an inquiry about the program via e-mail to tege.itg.tefac@irs.gov

Want to Avoid Penalties?

Are you incurring penalties? Do you want to eliminate penalties in the future? ITG has a "Helpful Hints to Avoid Penalties" job aid that can assist you. It's available by ordering our "Tax Tools for Tribes" CD-Rom via e-mail at ITG.TaxTools@irs.gov.



Tax News For You!

Individual Tribal Member Information

Special Tax Rules for Children

Special tax rules apply to children under age 18, and - beginning in 2008 - certain older children who receive more than \$1,800 of unearned income, including Tribal Minors Trust Distributions. Some people refer to this as the "kiddie tax". Although it would have been more timely to have published this article in an earlier edition of this newsletter, the provisions were in place and do apply beginning with the 2008 tax year.

Beginning in 2008, the age of children whose unearned income is taxed at their parent's rate increased. For children under age 18 and certain older children (described below), unearned income over \$1,800 is taxed at the parent's rate. These special tax rules apply to children who meet all of the following conditions:

1. The child had more than \$1,800 of unearned income (defined below).
2. The child is required to file a tax return.
3. The child either:
 - a. Was under age 18 at the end of 2008,
 - b. Was age 18 at the end of 2008 and did not have earned income that was more than half of the child's support, or
 - c. Was over age 18 and under age 24 at the end of 2008, and was a full-time student who did not have earned income that was more than half of the child's support. (Full-time Student and Support are defined below.)
4. At least one of the child's parents was alive at the end of 2008.
5. The child does not file a joint return for 2008.

Unearned Income: For this purpose, unearned income includes taxable interest, ordinary dividends (including taxable Native Corporation Dividends), capital gains (including capital gains distributions), rents, royalties, taxable social security benefits, pension and annuity income, and income received as the beneficiary of a trust.

Support: Your child's support includes all amounts spent to provide the child with food, lodging, clothing, education, medical and dental care, recreation, transportation, and similar necessities. To figure your child's support, count support provided by you, your child, and others. However, a scholarship received by your child is not considered support if your child is a full-time student.

Full-time Student: A student is a child who during any part of five calendar months of the year was enrolled as a full-time student at a school, or took a full-time, on-farm training course given by a school or a state, county, or local government agency. A school includes a technical, trade, or mechanical school. It does not include an on-the-job training course, correspondence school, or school offering courses only through the Internet.

Frequently Asked Questions:

1. My child's only income is a Tribal Minors Trust Distribution. Does she really need to file a federal tax return?

Yes, assuming you are able to claim your child as a dependent. You can file a separate Form 1040A or Form 1040 for your child, and attach Form 8615, Tax for Certain Children Who Have Investment Income of More Than \$1,800, to figure the tax. Form 8615 will figure the tax on the first \$1,800 of unearned income at the child's rate, and the tax at the parent's rate for the unearned income over \$1,800.

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Tax News For You!

Individual Tribal Member Information

Most parents can also choose to use Form 8814, Parent's Election to Report Child's Interest and Dividends with their own tax return, and pay their child's tax along with their own. However, in some cases this can result in the family paying more tax, or receiving a smaller refund, than if a separate return was filed for the child. You should figure it both ways to see which works out better for your family.

2. Can anyone use Form 8814 to pay their child's tax?

No. If your child meets any of the following conditions, they **MUST** file a separate tax return, and use Form 8615 to calculate their tax:

- Received earned income (income from work)
- Received income from sources other than the Tribal Minors Trust Distribution, interest, dividends, and capital gains distributions
- Gross income was \$9,000 or more
- Estimated tax payments were made for the child
- Federal income tax was withheld from the child's income

For example, if your child had income from a job, or stock held for the child was sold in 2008, a separate return would be required.

3. My child is 18 years old. Do I have to worry about the "kiddie tax"?

Maybe. Starting in 2008, the rules changed to include some older children in the group covered by these new rules. Unearned income over \$1,800 is taxed at the parents' rate for any child who:

- Is required to file a return,
- Was under age 18 at the end of 2008,
- Was age 18 at the end of 2008 and did not have earned income that was more than half of the child's support, or
- Was over age 18 and under age 24 at the end of 2008 and was a full-time student who did not have earned income that was more than half of the child's support.

For example, let's say your son is 18 years old and working full-time. He earned \$20,000, and his total support amounted to about \$5,000 over the year. Whether or not you could claim your son as a dependent on your tax return, he has enough income to require a tax return. Because he is 18 and his earned income is more than half of his total support, he is not affected by the new rules, and should file his own return without adding Form 8615.

But let's say your son is 18, still in school and only earned \$2,000 at his summer job. You can claim him as a dependent on your tax return, and his total support amounted to about \$5,000 over the year. He would have a requirement to file, but his earned income is less than half of his support. In this case, your son would be affected by the "kiddie tax" rules and needs to use Form 8615 along with his Form 1040 or 1040A. Attaching Form 8814 to your own return wouldn't be an option, because your son had earned income.

For children over age 18 and under age 24, the "kiddie tax" rules only apply if the child is a full-time student, in addition to having earned income that amounts to less than half of the child's support. As always, if you have any questions contact your ITG Specialist.

Federal Tax Calendar for Fourth Quarter 2009

October 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2 * Make a deposit for 9/26-9/29	3
4	5	6	7 * Make a deposit for 9/30-10/2	8	9 * Make a deposit for 10/3-10/6	10
11	12	13 Employees report September tip income to employers if \$20 or more	14	15 * Make a deposit for 10/7-10/9 ** make a deposit for September if under the monthly deposit rule	16 * Make a deposit for 10/10-10/13	17
18	19	20	21 * Make a deposit for 10/14-10/16	22	23 * Make a deposit for 10/17-10/20	24
25	26	27	28 * Make a deposit for 10/21-10/23	29	30 * Make a deposit for 10/24-10/27	31

November 2009

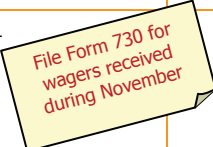
Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2 <i>File September for wages received during</i>	3	4 * Make a deposit for 10/28-10/30	5	6 * Make a deposit for 10/31-11/3	7
8	9 <i>File Form 941 the 3rd calendar quarter of 2009</i>	10 Employees report October tip income to employers if \$20 or more	11	12 * Make a deposit for 11/4-11/6	13	14
15	16 * Make a deposit for 11/7-11/10 ** make a deposit for October if under the monthly deposit rule	17	18 * Make a deposit for 11/11-11/13	19	20 * Make a deposit for 11/14-11/17	21
22	23	24	25 * Make a deposit for 11/18-11/20	26	27	28
29	30 * Make a deposit for 11/21-11/24 <i>Form 730 for wages received during October</i>					

* = Make a Payroll Deposit if you are under the semi-weekly deposit rule.

**= Make a Monthly Deposit if you qualify under that rule.



December 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2 * Make a deposit for 11/25-11/27	3	4 * Make a deposit for 11/28-12/1	5
6	7	8	9 * Make a deposit for 12/2-12/4	10 Employees report November tip in- come to employers if \$20 or more	11 * Make a deposit for 12/5-12/8	12
13	14	15 ** make a deposit for November if under the monthly deposit rule	16 * Make a deposit for 12/9-12/11	17	18 * Make a deposit for 12/12-12/15	19
20	21	22	23 * Make a deposit for 12/16-12/18	24	25	26
27	28 * Make a deposit for 12/19-12/22	29	30 * Make a deposit for 12/23-12/25	31 		

* = Make a Payroll Deposit if you are under the semi-weekly deposit rule.

**= Make a Monthly Deposit if you qualify under that rule.

NOTE: Deposits made through EFTPS must be initiated at least one day prior to the due dates listed above in order to be timely.

Return Filing Dates

November 2nd

- > File Form 941 for the 3rd quarter of 2009. If all deposits were paid on time and in full, file by November 10th.
- > File Form 730 and pay the tax on applicable wagers accepted during September.

November 30th

- > File Form 730 and pay the tax on applicable wagers accepted during October.

December 31st

- > File Form 730 and pay the tax on applicable wagers accepted during November.